

Table I.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,427	1,237	1,338	1,504	1,449	1,427	1,351	1,443
Industry group **								
Agric., fish., forest.	1,051	--	--	--	--	--	1,141	1,026
Mining and manufacturing	1,398	1,280	1,279	1,525	1,408	1,372	1,437	1,392
Construction	1,427	1,340	1,228	1,519	1,425	1,479	1,337	1,483
Utilities and transp.	1,278	1,184 *	1,847	1,586	1,286	1,204	1,495	1,255
Wholesale trade	1,328	1,063 *	1,165	1,456	1,565	1,222	1,231	1,355
Fin. svcs. and real estate	1,349	1,161	813	1,234	1,373	1,402	1,003	1,396
Retail trade	1,465	1,493	1,273	1,830	1,741	1,351	1,469	1,465
Professional services	1,394	1,249	1,356	1,261	1,403	1,440	1,286	1,416
Other services	1,651	1,203	1,676	1,744	1,596	1,694	1,571	1,668
Ownership								
For profit, incorporated	1,442	1,292	1,315	1,545	1,490	1,428	1,380	1,455
For profit, unincorporated	1,535	1,236	1,659	1,699	1,531	1,504	1,466	1,555
Nonprofit	1,288	820	873	1,020	1,294	1,378	904	1,326
Age of firm								
Less than 5 years	1,449	1,072	1,550	1,749	1,442	1,371	1,352	1,539
5-9 years	1,480	1,474	1,614	1,497	1,369	1,596	1,549	1,428
10-19 years	1,534	1,353	1,484	1,697	1,466	1,569	1,497	1,554
20 or more years	1,409	1,143	1,174	1,413	1,454	1,420	1,237	1,430
Multi/single status								
2 or more locations	1,441	3,038	1,262	1,566	1,469	1,426	1,500	1,440
1 location only	1,398	1,216	1,343	1,487	1,420	1,432	1,338	1,456
Percent full-time employees								
Less than 25%	1,634	511 *	980	1,520	1,835	1,781	1,029	1,754
25-49 %	1,442	1,792	1,301	1,521	1,384	1,433	1,581	1,417
50-74 %	1,507	1,153	1,501	1,682	1,635	1,457	1,413	1,524
75% or more	1,413	1,246	1,331	1,484	1,423	1,415	1,340	1,428
Union presence								
No union employees	1,454	1,240	1,363	1,538	1,455	1,466	1,372	1,475
Has union employees	1,317	1,144	568 *	805	1,389	1,338	758	1,334
Percent low-wage employees								
50% or more low-wage	1,583	1,378	1,125	1,629	1,570	1,620	1,410	1,605
Less than 50% low-wage	1,405	1,225	1,354	1,489	1,429	1,397	1,345	1,418
Percent women employees								
Less than 25%	1,440	1,334	1,436	1,569	1,473	1,365	1,428	1,445
25-49 %	1,415	1,321	1,060	1,606	1,445	1,407	1,254	1,438
50-74 %	1,438	987	1,430	1,396	1,473	1,464	1,297	1,457
75% or more	1,413	1,292	1,346	1,396	1,400	1,444	1,345	1,427
Percent age 50 or older employees								
Less than 25%	1,454	1,214	1,375	1,532	1,447	1,478	1,369	1,478
25-49 %	1,401	1,406	1,266	1,459	1,442	1,387	1,357	1,405
50-74 %	1,447	1,261	1,357	1,459	1,467	1,488	1,303	1,494
75% or more	1,505	1,021	1,364	1,848	1,592	1,769	1,302	1,678

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.45	74.45	74.93	36.15	32.00	18.80	38.86	15.53
Industry group **								
Agric., fish., forest.	209.42	--	--	--	--	--	311.97	249.82
Mining and manufacturing	36.71	250.12	148.79	90.43	67.94	53.71	101.77	39.36
Construction	65.08	177.50	156.53	103.50	153.54	145.55	91.99	88.27
Utilities and transp.	55.89	379.42 *	378.73	206.22	162.64	57.70	188.77	58.12
Wholesale trade	60.57	500.78 *	167.64	132.78	86.80	87.72	152.11	65.93
Fin. svcs. and real estate	34.12	205.62	153.65	123.75	89.39	37.91	104.34	35.88
Retail trade	46.14	261.76	159.58	131.12	98.83	55.47	105.10	50.96
Professional services	23.75	122.55	117.04	66.30	51.63	30.13	64.71	25.36
Other services	43.67	164.41	309.47	72.03	96.30	57.81	128.35	45.32
Ownership								
For profit, incorporated	17.30	96.12	70.77	42.28	43.13	22.24	42.83	18.95
For profit, unincorporated	43.71	140.00	290.27	102.26	85.39	51.35	118.79	44.50
Nonprofit	32.44	165.42	159.46	81.14	54.18	47.46	80.40	34.61
Age of firm								
Less than 5 years	86.02	165.58	201.63	151.38	175.73	355.49	106.92	135.29
5-9 years	96.47	175.30	411.29	97.05	203.94	150.72	156.52	120.17
10-19 years	43.30	161.07	128.96	90.93	67.70	88.16	78.75	51.44
20 or more years	15.38	115.21	78.91	43.89	34.71	19.37	46.59	16.32
Multi/single status								
2 or more locations	16.40	805.46	224.50	76.20	35.98	18.96	129.67	16.52
1 location only	29.01	73.73	78.71	41.08	59.33	142.07	40.68	41.48
Percent full-time employees								
Less than 25%	55.33	156.07 *	222.01	149.05	137.73	62.86	132.66	55.94
25-49 %	51.78	357.83	249.11	100.21	97.31	76.75	135.58	55.16
50-74 %	44.64	163.51	188.88	102.29	85.89	65.68	100.30	49.50
75% or more	16.13	85.59	84.18	40.97	36.45	20.52	43.84	17.28
Union presence								
No union employees	16.44	76.37	76.79	37.03	34.14	22.99	39.71	18.05
Has union employees	30.42	327.68	184.99 *	130.05	95.16	33.13	149.53	30.88
Percent low-wage employees								
50% or more low-wage	46.66	277.38	139.39	86.59	102.65	63.84	106.05	50.92
Less than 50% low-wage	15.16	77.36	79.93	39.19	33.47	19.37	41.30	16.19
Percent women employees								
Less than 25%	30.05	138.87	147.82	58.93	58.86	37.95	72.01	31.35
25-49 %	31.29	165.38	100.26	91.89	82.48	38.50	71.34	34.22
50-74 %	26.38	133.87	140.70	68.01	57.77	34.79	77.63	28.16
75% or more	28.07	147.53	143.32	79.01	57.57	36.50	76.84	30.01
Percent age 50 or older employees								
Less than 25%	26.00	95.94	122.42	53.58	53.62	37.98	58.05	29.09
25-49 %	19.18	206.83	112.96	57.20	46.05	22.88	71.26	19.84
50-74 %	39.54	163.34	149.53	105.67	75.27	56.27	85.82	44.27
75% or more	121.46	201.00	277.10	251.55	223.33	270.05	151.88	177.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.